



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/799,390	03/12/2004	Andrew Greene		7294

7590  
ANDREW GREENE  
200 WILLETS LANE  
JERICO, NY 11753

11/28/2007

EXAMINER
----------

KAZIMI, HANI M

ART UNIT	PAPER NUMBER
----------	--------------

3691

MAIL DATE	DELIVERY MODE
-----------	---------------

11/28/2007

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/799,390	<b>Applicant(s)</b> GREENE, ANDREW	
	<b>Examiner</b> Hani Kazimi	<b>Art Unit</b> 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 15 June 2007.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-13 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-13 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948)                        | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

### DETAILED ACTION

1. This communication is in response to Applicant's amendment filed on June 15, 2007. Claims 1-13 are pending in the application.

#### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
  2. Ascertaining the differences between the prior art and the claims at issue.
  3. Resolving the level of ordinary skill in the pertinent art.
  4. Considering objective evidence present in the application indicating obviousness or nonobviousness.
2. Claims 1, 2, 4-9, 11 and 13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lee et al (USPAP 20020069168).

Claims 1, 5-8 and 13: Lee teaches a method and corresponding system for utilizing an electronic bill presentation and payment ("EBPP") system, comprising:

receiving an EBPP user interface ("UI") from an EBPP host, the UI configured to display financial institution information in a first portion of the UI, and configured to display billing information in a second portion of the UI (fig. 4, ele. 460);  
receiving the financial institution information for display in the first portion of the UI (fig. 4, ele. 420);  
transmitting a request for the billing information and billing data (fig. 4, ele. 430);  
receiving the billing information for display in the second portion of the UI (fig. 4, ele. 440); and  
transmitting instructions to the EBPP host to have one or more bills of the billing party paid and transmitting payment information back to the billing company or bank (fig. 4, ele. 460).

Lee does not explicitly teach that the billing party information and the billing data are displayed in a second portion and third portion of the UI respectively. However, Lee teaches displaying billing information and account information in different portion of the UI. One of ordinary skill in the art would recognize that the said billing information in Lee reference incorporates both the billing party information as well as the billing data (i.e., biller's name and amount due). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Lee to include these portions of the billing information for the obvious reason of recognizing who the billing party is or what vendor is to be paid.

Claims 2 and 9: Lee teaches wherein the financial institution information is identification and product/service promotional information of the financial institution (section 0033: "advertisement").

Claims 4 and 11: Lee does not explicitly teach, wherein the UI content is developed using Macromedia Flash and other Macromedia product lines. Official Notice is taken that Macromedia Flash and other Macromedia product lines, which is used as an alternative to JSP and Applets is old and well known in the art. It would have been obvious to one of ordinary skilled in the art at the time the Applicant's invention was made to modify the teachings of Lee to include the use of Macromedia Flash and other Macromedia product lines, because it provides convenience for both designers (comfortable authoring tool design capabilities) and developers (using drag and drop interface components and action script), it also allows applications to have quick loading and restricts network traffic only to essential data between client and sever

Claims 3, 10 and 12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lee in view of Mason (USPAP 20010051919).

Claims 3, 10 and 12: Lee does not explicitly teach wherein the billing party information is product/service promotional information, messages, and links.

Mason teaches wherein the billing party information is product/service promotional

information, messages, and links (section 0008, 0035, Fig. 4b). Therefore it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Lee to include this feature. One would have been motivated to do so in order to allow billers to provide users with promotional information.

### ***Conclusion***

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hani Kazimi whose telephone number is (571) 272-6745. The examiner can normally be reached Monday-Friday from 8:30 AM to 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Application/Control Number:  
10/799,390  
Art Unit: 3691

Page 6

A handwritten signature in black ink, appearing to read 'Hani M. Kazimi', with a stylized flourish at the end.

**HANI M. KAZIMI**  
**PRIMARY EXAMINER**  
Art Unit 3691

November 26, 2007